To Whom It May Concern:

I write to endorse the merger of SunTrust Bank and BB&T Bank.

Habitat for Humanity of Glynn County Georgia has developed a strong and supportive relationship with SunTrust. The Bank has provided much needed volunteers and financial donations to allow us to promote our mission. Our mission is to provide a pathway to homeownership to families living in substandard, overcrowded and unsafe residences by building safe, decent, affordable homes. Moreover, current and former leaders of the Bank have taken leadership roles within our organization, serving on the Board of Directors, on various committees, and as Chairmen of the Board of Directors and other Executive roles. All provide wise counsel and are instrumental in the growth and success of Habitat for Humanity.

When I think of SunTrust, I think of Community. The involvement and guidance they offer to us they offer to all in our community.

This merger will indeed grow their presence in Glynn County, which will grow their involvement and support to the community, which will help us grow. We will all be more successful if the merger is approved.

Thank you,

Bert L. Brown President and CEO Habitat for Humanity of Glynn County Georgia PO Box 296 1919 Glynn Ave Units 9&10 Brunswick, GA 31521 912.265.7455 x108 www.HFHGlynn.org